

**Information to identify the case:**

Debtor 1	<b>Mohamed Mohamed</b>	Social Security number or ITIN	xxx-xx-3956
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Amy Chan</b>	Social Security number or ITIN	xxx-xx-6716
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>17-29231-MBK</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Mohamed Mohamed

Amy Chan  
aka Amy Y Chan

5/14/21

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Mohamed Mohamed  
Amy Chan  
Debtors

Case No. 17-29231-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: May 14, 2021

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Mohamed Mohamed, Amy Chan, 252 Mountain Avenue, Plainfield, NJ 07060-4409
aty	+ Nicholas Fitzgerald, Fitzgerald and Associates, 649 Newark Avenue, Jersey City, NJ 07306-2341
cr	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
517204182	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517080628	+ Costco Go Anywhere Citicard, Centralized Bk/Citicorp Credit Card Svcs, Po Box 790040, St Louis, MO 63179-0040
518158147	+ Nationstar Mortgage LLC D/B/A Mr Cooper, ATTN: Bankruptcy Dept, PO Box 619096, Dallas, TX 75261-9096
518158148	+ Nationstar Mortgage LLC D/B/A Mr Cooper, ATTN: Bankruptcy Dept, PO Box 619096, Dallas, TX 75261-9741, Nationstar Mortgage LLC D/B/A Mr Cooper 75261-9096 ATTN: Bankruptcy Dept
518180148	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, C.O. RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
517080633	+ Overlook Medical Center, 99 Beauvoir Avenue, Summit, NJ 07901-3595
517080634	+ Pacific Union Financia, 1603 Lbj Fwy Ste 500, Farmers Branch, TX 75234-6071
517201391	+ Pacific Union Financial, LLC, 1603 LBJ Freeway, Suite 500, Dallas, TX 75234-6071

TOTAL: 11

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 14 2021 21:24:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 14 2021 21:24:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517080618	+ Email/Text: mreed@affcollections.com	May 14 2021 21:24:00	Accurate Collection Services, 17 Prospect Street, Morristown, NJ 07960-6862
517238121	EDI: BECKLEE.COM	May 15 2021 00:33:00	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517080619	+ EDI: RMSC.COM	May 15 2021 00:33:00	American Signature/Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517080620	+ EDI: AMEREXPR.COM	May 15 2021 00:33:00	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517080621	+ EDI: RMSC.COM	May 15 2021 00:33:00	Banana Republic/Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517080622	+ EDI: BANKAMER.COM	May 15 2021 00:33:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
517080623	+ EDI: TSYS2.COM	May 15 2021 00:33:00	Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
517080624	+ EDI: CAPITALONE.COM	May 15 2021 00:33:00	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
517080626	+ EDI: CITICORP.COM	May 15 2021 00:33:00	Citibank, Citicorp Cr Svcs/Centralized

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			Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
517080627	+ EDI: CITICORP.COM	May 15 2021 00:33:00	Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
517217909	EDI: Q3G.COM	May 15 2021 00:33:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517102406	EDI: DISCOVER.COM	May 15 2021 00:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany Ohio 43054-3025
517080629	+ EDI: DISCOVER.COM	May 15 2021 00:33:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517080630	+ EDI: RMSC.COM	May 15 2021 00:33:00	Gap/Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517080625	EDI: JPMORGANCHASE	May 15 2021 00:33:00	Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517080631	+ EDI: CITICORP.COM	May 15 2021 00:33:00	Macys/Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
518457261	+ EDI: AISMIDFIRST	May 15 2021 00:33:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department 73118-6051
518457260	+ EDI: AISMIDFIRST	May 15 2021 00:33:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
517080632	+ EDI: RMSC.COM	May 15 2021 00:33:00	Old Navy/Synchrony Bank, Po Box 965005, Orlando, FL 32896-5005
517237807	EDI: PRA.COM	May 15 2021 00:33:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517197663	EDI: PRA.COM	May 15 2021 00:33:00	Portfolio Recovery Associates, LLC, c/o Juniper, POB 41067, Norfolk VA 23541
517281044	EDI: PRA.COM	May 15 2021 00:33:00	Portfolio Recovery Associates, LLC, c/o Sears Mastercard, POB 41067, Norfolk VA 23541
517274887	EDI: PRA.COM	May 15 2021 00:33:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
517080635	+ EDI: RMSC.COM	May 15 2021 00:33:00	Pay Pal Credit, PO Box 105658, Atlanta, GA 30348-5658
517282820	EDI: Q3G.COM	May 15 2021 00:33:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517080636	+ EDI: CITICORP.COM	May 15 2021 00:33:00	Sears/Citibank, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
517082654	+ EDI: RMSC.COM	May 15 2021 00:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517080637	+ EDI: CITICORP.COM	May 15 2021 00:33:00	The Home Depot/Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
517185951	+ EDI: AIS.COM	May 15 2021 00:38:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 31

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 16, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr Cooper ajennings@raslg.com
Aleisha Candace Jennings	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper ajennings@raslg.com
Alexandra T. Garcia	on behalf of Creditor Pacific Union Financial LLC NJECFMAIL@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper hkaplan@rasnj.com informationathnk@aol.com
Marguerite Mounier-Wells	on behalf of Joint Debtor Amy Chan nadiainancial@gmail.com mwells@fitzgeraldcrouchlaw.com;Fitz2Law@gmail.com
Marguerite Mounier-Wells	on behalf of Debtor Mohamed Mohamed nadiainancial@gmail.com mwells@fitzgeraldcrouchlaw.com;Fitz2Law@gmail.com
Melissa S DiCerbo	on behalf of Creditor Pacific Union Financial LLC nj-ecfmail@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com
Nicholas Fitzgerald	on behalf of Joint Debtor Amy Chan fitz2law@gmail.com
Nicholas Fitzgerald	on behalf of Debtor Mohamed Mohamed fitz2law@gmail.com
Sindi Mncina	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr Cooper smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13